## CLAIM SUMMARY DOCUMENT

1.      (Currently amended) A system for automatically conducting a business transaction between a user and a trader including:

a trader terminal including billing information representative of said trader;

a user terminal;

a local communications link provided between said user terminal and said trader terminal;

wherein an order for goods and/or services of the trader is initiated by transmitting a data request for billing information over said link, using a message protocol, from said user terminal to be received by said trader terminal;

said user terminal receiving and processing user information representative of said user, and receiving and processing said billing information via said link in response to said order request; and

a communications network having links independent of the local communication link enabling said user terminal to communicate with a service provider;

wherein said user terminal transmits said billing information and said user information to said service provider as the order over said communications network, whereupon said service provider automatically facilitates transfers funds of said user to said trader under the authorization of said user to effect a financial transaction between said user and said trader and ordering of the goods and/or services.


2.      (Currently Amended) A system according to claim 1 wherein said order request is automatically transmitted when said user terminal is within the transmission proximity of said trader terminal.


3.      (Currently Amended) A system according to claim 1 wherein said user terminal receives said billing information from said trader terminal through said local communications link when said user terminal is in the transmission vicinity of said trader terminal.

4.    (Previously Presented) A system according to claim 1 wherein said user terminal receives said billing information from said trader terminal through said local communications link when said user terminal is linked to said trader terminal.

5.    (Previously Presented) A system according to Claim 1 wherein said financial transaction is authorised by said user upon entry of a PIN on said user terminal.

6.    (Previously Presented) A system according to Claim 1 wherein, prior to any transfer of funds, confirmation of said order is entered on said user terminal by said user.

7.    (Previously Presented) A system according to Claim 1 wherein funds of said user are reserved for transfer to said trader, the reserved funds being transferred either partially or in full according to certain criteria relating to goods and/or services purchased by said user.

8.    (Original) A system according to claim 7 wherein said certain criteria includes any one of amount of use of said goods and/or services, duration of use of said goods and/or services.

9.    (Previously Presented) A system according to claim 7 wherein the partial transfer of reserved funds are transferred in installments and the amount of each installment is controlled in accordance with said billing information.

10.    (Previously Presented) A system according to Claim 1 wherein delivery destination information for goods and/or services purchased by said user is transmitted to said service provider, together with said billing information and said user information.

11.    (Currently Amended) A system according to claim 10 wherein information identifying said goods and/or services purchased by said user are transmitted, together with said delivery destination information, to an electronic warehouse, or the like.

12.    (Original) A system according to claim 11 wherein said electronic warehouse allocates said goods and/or services on the basis of said information identifying said goods

and/or services purchased by said user, and initiates delivery of said goods and/or services on the basis of said delivery destination information for collection by said user.

13.    (Original) A system according to claim 12 wherein the transfer of funds, including reserved funds, of said user to said trader takes place upon completion of delivery, or acceptance by said user, of said goods and/or services.

14.    (Currently Amended) A system according to Claim 1 wherein said billing information is incorporated into a trader card at which provides said billing information to said trader terminal.

15.    (Currently Amended) A system according to Claim 1 wherein said user terminal has data acquisition means, such as detector means, for sensing and receiving said trader billing information at said trader terminal.

16.    (Previously Presented) A system according to Claim 1 wherein said user terminal stores said user information, said user information including user identification and an account of said user from which funds are transferred.

17.    (Original) A system according to claim 16 wherein said user terminal has computing processor means for processing said billing information and said user information.

18.    (Previously Presented) A system according to Claim 10 wherein said user terminal stores said delivery destination information, or said delivery destination information is input by said user when prompted by said user terminal.

19.    (Previously Presented) A system according to Claim 1 wherein said user terminal has interface means adapted to transmit any or all of said billing information, said user information, information identifying goods and/or services purchased by said user and delivery destination information to said service provider over said communications network.

20.    (Previously Presented) A system according to Claim 12 wherein confirmation messages of completion of all or part of the financial transaction are transmitted by said

service provider and confirmation of delivery of goods and/or services is transmitted by said electronic warehouse, to said trader and said user.

21.    (Previously Presented) A system according to Claim 1 wherein said user terminal is adapted to receive a user card, said user card being unique to a particular user.

22.    (Original) A system according to claim 21 wherein said user card pre-stores said user information, said user information including user identification and an account of said user from which funds are transferred.

23.    (Currently Amended) A system according to claim 21 wherein said user card has data acquisition means incorporated therein, such as detector means, for sensing and receiving said billing information at said trader terminal.

24.    (Previously Presented) A system according to Claim 21 wherein said user card has computing processor means for processing said billing information and said user information.

25.    (Previously Presented) A system according to Claim 21 wherein said user card pre-stores delivery destination information.

26.    (Previously Presented) A system according to claim 24 wherein said user terminal has reader means for reading any one or all of said billing information, said user information and delivery destination information.

27.    (Previously Presented) A system according to Claim 1 wherein the user is informed, through the user terminal, of all processes being conducted in respect of the business transaction.

28.    (Previously Presented) A system according to Claim 1, wherein said transaction is reversible such that a partial or full refund to the user from the trader for said goods and/or services takes place and is initiated by said trader on the basis of certain criteria, such as quality control.

29.     (Original) A system according to claim 28 wherein said transaction is reversed by accessing a database of said service provider through a communications system operating between said trader and said service provider.

30.     (Original) A system according to claim 29 wherein said database stores information relating to each transaction by an identification code.

31.     (Previously Presented) A system according to Claim 1, wherein said trader has access to an account of said trader into which funds are transferred, through said service provider, so as to verify transaction details in said account of said trader.

32.     (Previously Presented) A system according to Claim 1 wherein said user terminal has access to an account of said user to verify that sufficient funds are available for said transaction.

33.     (Previously Presented) A system according to Claim 1, including goods and/or services having associated taxes/imposts applied by a legislative body, wherein the transfer of funds of said user includes said service provider transferring the associated amount of taxes/imposts to the legislative body.

34.     (Previously Presented) A system according to Claim 28 including goods and/or services having associated taxes/imposts applied by a legislative body, and in a reversible transaction, wherein the amount of taxes/imposts previously transferred to the legislative body is transferred to said user.

35.     (Currently Amended) A system according to Claim 1, wherein a portion of the user terminal is-and said local communication link are incorporated in said trader terminal and said user information is incorporated in either said user terminal or a user card associated with the user terminal.

36.     (Currently amended) A method of automatically conducting a business transaction between a user and a trader, said method comprising the steps of:

providing a local communication link between a user terminal and a trader terminal;

transmitting over said link an order a request for billing information by said user for goods and/or services of said trader using said user terminal;

receiving said order request at said trader terminal;   ·

wherein said order request is transmitted and received using a messaging protocol;

receiving by said user terminal, trader billing information representative of said trader from said trader terminal via said link,

processing on said user terminal said trader billing information and user information representative of said user,

transmitting said trader billing information as an order for goods and/or services and said user information to a service provider over a communications network independent of the local communication link, and

automatically facilitating transferring funds of said user to said trader via said service provider under the authorization of said user to effect a financial transaction between said user and said trader.


37.     (Currently Amended) A method according to claim 36 wherein the step of transmitting an order a request includes automatically transmitting said order request when said user terminal is within the transmission proximity of said trader terminal and ordering said goods and/or services.


38.     (Currently Amended) A method according to claim 36 wherein the receiving step includes receiving said trader billing information through said local communications link when said user terminal is in the transmission vicinity of said trader terminal.


39.     (Previously Presented) A method according to claim 36 wherein the receiving step includes receiving said trader billing information through said local communications link when said user terminal is linked to said trader terminal.


40.     (Previously Presented) A method according to Claim 36 wherein said financial transaction is authorised by said user upon entry of a PIN on said user terminal.

41.    (Previously Presented) A method according to Claim 36 wherein prior to said transferring step, the method includes the step of the user confirming said order using said user terminal.

42.    (Previously Presented) A method according to Claim 36 wherein the step of transferring funds includes transferring reserve funds of said user, said reserve funds being transferred either partially or in full according to certain criteria relating to goods and/or services purchased by said user.

43.    (Previously Presented) A method according to Claim 36 further including the step of transmitting delivery destination information for goods and/or services purchased by said user to said service provider, together with said trader billing information and said user information.

44.    (Currently Amended) A method according to Claim 36 further including the step of transmitting information identifying said goods and/or services purchased by said user and transmitting said delivery destination information to an electronic warehouse, ~~or the like~~.

45.    (Original) A method according to claim 44 further including the step of allocating said goods and/or services on the basis of said information identifying said goods and/or services purchased by said user, and initiating delivery of said goods and/or services on the basis of said delivery destination information for collection by said user.

46.    (Original) A method according to claim 45 wherein the step of transferring funds, including reserve funds, follows the completion of delivery or acceptance by said user of said goods and/or services.

47.    (Currently Amended) A method according to Claim 36 wherein the step of receiving is performed by data acquisition means ~~, such as detector means,~~ which is either integrated into said user terminal or integrated in a user card, said user card adapted to be inserted into and received by said user terminal.

48.     (Currently Amended) A method according to Claim 36 wherein the step of processing is carried out by said user terminal or ~~said~~ a user card, the user card having computing processor means for carrying out said processing.

49.     (Previously Presented) A method according to claim 47 further including the step of reading, through reader means, any one or all of said trader billing information, said user information and delivery destination information.

50.     (Previously Presented) A method according to Claim 36 further including the step of informing, through said user terminal, said user of all processes being conducted in respect of said business transaction.

51.     (Currently Amended) A method according to Claim 36 including the step of reversing said business transaction in the event that goods and/or services purchased by said user fail to meet certain criteria~~, such as quality control~~, said reversing of said transaction being initiated by said trader and including a partial or full refund to said user.

52.     (Previously Presented) A method according to claim 51 and where said goods and/or services have associated taxes/imposts applied by a legislative body, the step of transferring funds of said user including transferring to said legislative body a partial or full amount of said taxes/imposts.

53.     (Original) A method according to claim 51 and where said goods and/or services have associated taxes/imposts applied by a legislative body and a dollar amount equivalent to said taxes/imposts has been transferred to said legislative body, in a reversible transaction further including the step of transferring a partial or full amount of said dollar amount to said user.

54.     (Previously Presented) A method according to Claim 36 further including the steps of transmitting confirmation messages of completion of all or part of said financial transaction to said trader and said user.

55.    (Previously Presented) A method according to Claim 43 further including the steps of transmitting confirmation messages to said trader and said user of delivery of said goods and/or services.

56.    (Previously Presented) A method according to Claim 36 further including the steps of allowing said trader access to an account of said trader, through said service provider, so as to verify transaction details in said account of said trader.

57.    (Currently Amended) The system according to Claim 1, wherein the local communication link is automatically established between the user terminal and the trader terminal when the user terminal is in the transmission vicinity of the trader terminal.

58.    (Currently Amended) The method according to Claim 36, wherein the local communication link is automatically established between the user terminal and the trader terminal when the user terminal is in the transmission vicinity of the trader terminal.